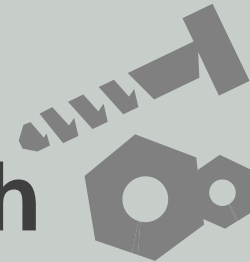
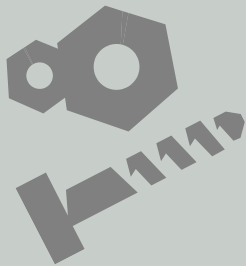


# Sandia Total Health Nuts and Bolts



## Health Reimbursement Account (HRA) versus Health Care Flexible Spending Account (FSA)

	HRA	FSA
<b>How do you participate?</b>	<ol style="list-style-type: none"> <li>1. Enroll in Sandia Total Health</li> <li>2. Employee completes the biometric screenings</li> <li>3. Employee completes Health Assessment</li> </ol>	<ol style="list-style-type: none"> <li>1. Estimate the calendar year account election for expected expenses</li> <li>2. Enroll in the plan during Open Enrollment or upon an eligible mid-year election change event</li> </ol>
<b>How is the account funded?</b>	Sandia contributes \$250 for the employee who completes the biometric screenings and health assessment	You fund the FSA each paycheck and you contribute a minimum of \$100 up to \$5,000
<b>Is the account taxable?</b>	No, it is a notional account and is not considered taxable income	Amounts are deducted from paycheck before federal, state, and FICA taxes
<b>What can you use account dollars for?</b>	Your share of eligible medical and prescription drug expenses covered by Sandia Total Health, including the deductible	Eligible healthcare expenses such as Lasik surgery, dental and vision expense, and over the counter drugs, and any amount over your HRA
<b>What happens to unused account balances at the end of the plan year?</b>	Leftover balances roll over to the next year (up to a maximum of 5 times Sandia's annual contribution amount)	You will lose any money left over in the account

## Sandia Total Health HRA/FSA Basics

- ❑ HRA and Health Care FSA accounts administered by UHC
  - ❑ Day Care FSA administered by PayFlex
- ❑ HRA funds used first before FSA funds
- ❑ System is set up to have claims automatically processed through HRA/FSA
- ❑ Can deactivate automatic claims process by logging onto myuhc.com
  - ❑ If deactivate process, will have to file claims for both HRA and FSA manually - cannot use debit card
  - ❑ Can have reimbursements sent via check or direct deposit
  - ❑ Claims forms available at myuhc.com
- ❑ Use the card to pay for patient responsibility to include:
  - ❑ Patient responsibility at a in network provider (after medical claim has processed)
  - ❑ Any 213 D eligible items at an IIAS enabled merchant

## Sandia Total Health HRA/FSA Debit Card

- ❑ One card for both HRA and Health Care FSA (if enrolled)
- ❑ Employee will receive one or two cards, depending upon coverage
  - ❑ Additional cards available at no cost
  - ❑ Can request additional cards when activate card
- ❑ Card is good for 4 years
- ❑ Swipe card at point of sale that accepts MasterCard® – “credit”
- ❑ Use of debit card =
  - ❑ No manual filing of HRA or FSA claims
  - ❑ No requirement to submit receipts for FSA expenses (except for dental and vision)



## Sandia Total Health HRA/FSA Debit Card Troubleshooting

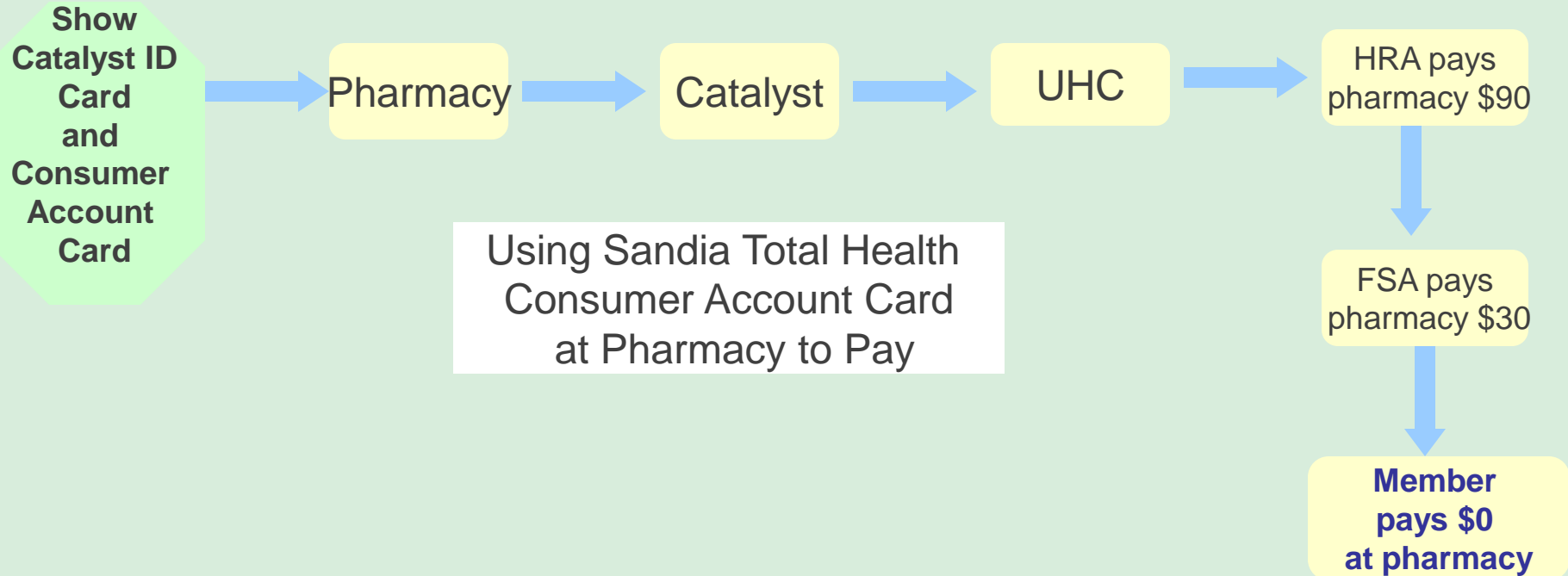
- ❑ Unauthorized transactions are denied
- ❑ HRA funds or FSA funds are depleted
- ❑ Deactivated automated claims process
- ❑ Member did not activate their card prior to use
- ❑ Member did not wait 1 business day after activating their card prior to use.
- ❑ Member is attempting to swipe for a coinsurance/deductible amount at an out-of-network provider.
- ❑ Members are trying to purchase non eligible (i.e. shampoo, gum, etc.) items in addition to their prescriptions *at a non IIAS enabled merchant*
- ❑ Members enrolled in HRA plan that only reimburses RX are trying to purchase an OTC item in addition to their RX
- ❑ Merchant point of sale devices are programmed with an invalid Merchant Category Code. Invalid MCCs will cause denials at point of service, even at an appropriate merchant.



## Auto Claims Feature Turned On

## Sandia Total Health Rx Drugs/OTC Expenses Claims Reimbursement Process

- Single employee has \$250 in HRA and \$400 in FSA
- Purchases preferred brand name drug for \$300 (member owes \$90 = 30% X \$300) and \$30 OTC

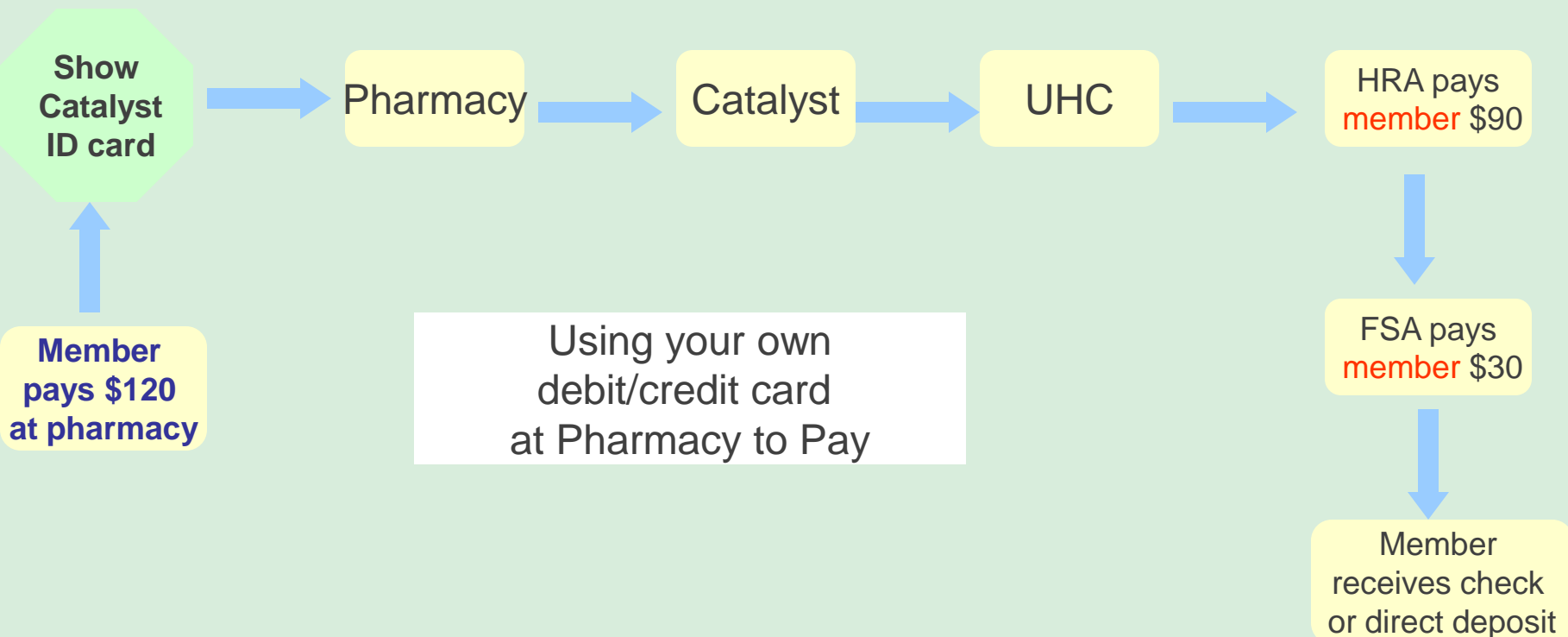


**Note:** Currently, Walgreens retail pharmacies and Costco do not accept this card. RX drug purchases will go through HRA and FSA automatically but OTC products will have to be filed manually.

## Auto Claims Feature Turned On

## Sandia Total Health Rx Drugs/OTC Expenses Claims Reimbursement Process

- Single employee has \$250 in HRA and \$400 in FSA
- Purchases preferred brand name drug for \$300 (member owes \$90 = 30% X \$300) and \$30 OTC



## Auto Claims Feature Turned On

## Sandia Total Health Medical Expenses Claims Reimbursement Process

- Single employee has \$250 in HRA and \$400 in FSA
- Has not met annual in-network deductible of \$750
- Employee has emergency room visit of \$600 on January 2nd

Show  
UHC  
ID card

Emergency  
Room

Provider files  
claim with  
UHC

UHC

HRA pays  
provider \$250

FSA pays  
provider \$350


**Member  
should not receive  
a bill**

Employee should not pay  
provider until  
UHC processes  
the claim  
and  
member responsibility  
is determined



## Health Statements

- Easy-to-read and convenient
- Health care and financial information
- Receive personalized health care tips



UnitedHealthcare  
6750 Lakeview Drive  
PO Box 740800  
Atlanta, GA 30374-0800  
www.uhcare.com

UNITED HEALTHCARE INSURANCE COMPANY

Subscriber Number: 800000011    Statement Period: 07/01/07 - 07/26/07

Address change? Please contact your employer's benefit department.

|||||||  
Jokine Patterson  
6332 Cedar Lane  
Anytown, USA 99999

**This is not a bill.**

**Ready, Set, Visit!**

When visiting your doctor, before you go, note when your problem began, any symptoms, what might have led to the problem and any prescriptions or OTC drugs you are taking. Then, during your visit, bring up your main issue first, tell your doctor of any recurring problems, listen carefully and ask questions. This is a great way to build a relationship with your doctor and be proactive in your health care.

**Customer Care 1-888-555-1212**

**Your recent health benefit plan activity – Statement Period 07/01/07 - 07/26/07**

**Your provider will bill you for the following health care services:**

	Pay your provider when they bill you	
Date of Service: 07/12/07 Member: Jokine Provider: John Stark, MD Claim Number: 5678900134 Type of Service: Office Visit	\$92.00	This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records.
Date of Service: 07/20/07 Member: Jokine Provider: John Stark, MD Claim Number: 56489001234 Type of Service: Laboratory Services	\$44.00	
Date of Service: 07/15/07 Member: Any Provider: Darcy Childress Claim Number: 56489001784 Type of Service: Medical	\$107.81	
<b>TOTAL</b>	<b>\$293.81</b>	These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, a product or service that is not an eligible expense or provider fee that are more than what is considered usual and customary. Please see your Summary Plan Description for more information.

Please see the next page for more information

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Your Health. Take Charge.

## Resources

- Network doctors / hospitals
- Estimate costs
- Track claims status
- Health improvement program
- Personal Health Record
- Health product discounts
- Review plan details
- Download claim forms



[www.catalystrx.com](http://www.catalystrx.com)

- Drug Pricing Center – compare retail pharmacies and mail order
- Locate pharmacies
- Connect to mail order
- Drug information



## Catalyst Price & Save<sup>SM</sup>

- › [Member Home](#)
- › [Catalyst Price & Save and Drug Pricing Center](#)
- › [Locate Pharmacies](#)
- › [Mail Service](#)
- › [Healthy Links](#)
- › [Co-Pay Information](#)
- › [What's Covered](#)
- › [Drug Information](#)
- › [Common Questions](#)
- › [Logout](#)

Text Size: [A](#) [A](#) [A](#)

### Drug Pricing Center

#### Enter Your Location or Choose Saved Address


In order to help us provide accurate pricing information for you, please retail pharmacies close to you.

Street Address:

City:

State:

Zip:

 If you would like to save this new address for future use, enter a title for this address below. (ex. Home, Work, Gym)

Address Title:

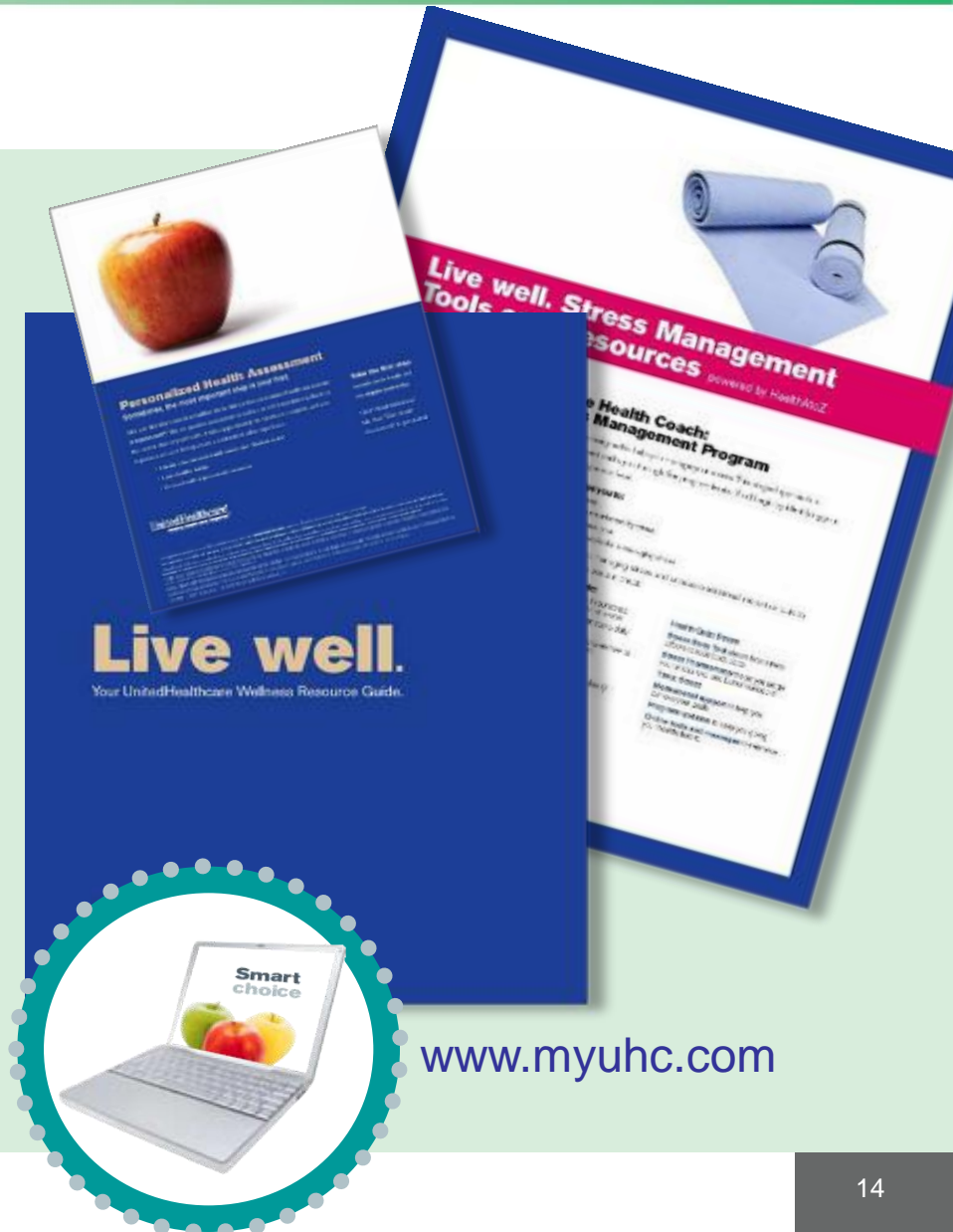
## UnitedHealth Premium® Program

- Doctors and cardiac facilities that follow medical guidelines
- Compare quality and costs of health care facilities
- Look for the star when you search for a physician

In Network Physicians			
(Showing 1-10 of 26) <a href="#">Prev 10</a>   <a href="#">Create PDF of all R</a>			
Dist.	Name & Address	Special	Special Designation
4.5 mi	<a href="#">Joe Franklin</a> (302) 848-6200 1829 Cermak St., Suite 902 Chicago, IL 60114 <a href="#">Map &amp; Directions</a>		 Premium Program for Orthopedics

## Wellness Resources

- Health assessment for dependents and receive personalized program information
- Latest health news, including healthy recipes
- Online quizzes to test your health knowledge



[www.myuhc.com](http://www.myuhc.com)

## Wellness Resources - Continued

- Online Health Coach - creates health improvement plans that help motivate and encourage members to adopt behaviors that lead to a healthier lifestyle. Each improvement plan offers : personalized information, health & wellness plans, tracking tools, quizzes and action steps.

- Online Health Coach Programs**

- Weight Management
- Exercise
- Nutrition
- Stress Management
- Heart Health Lifestyle
- Diabetes



**Getting healthy has  
never been easier.**



Now you have access to a new program that can help you improve your health and well-being — as part of your benefits plan.

After completing a brief Health Assessment, you may be invited to join one of the following health improvement programs:

- Weight Management
- Exercise
- Nutrition
- Tobacco Cessation
- Stress Management
- Heart Health
- Diabetes

Live life to the fullest. Get started by taking your Health Assessment at [myuhc.com](http://myuhc.com). Or, call 1-800-478-1057 to find out more about the Wellness Coaching Program.

When you enroll, your Wellness Coach can help you develop personalized strategies to reach your health goals. To fit your needs, coaching is provided over the telephone, online and through the mail.

Provided to you by [COMPANY NAME]

**UnitedHealthcare**  
Leading health care. Together.™

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, UnitedHealthcare Services, Inc. or their affiliates.  
© 2007 UnitedHealthcare Services, Inc.

[www.myuhc.com](http://www.myuhc.com)

## NurseLine<sup>SM</sup>

- Connect with a registered nurse any time
- Get health advice from a registered nurse by phone
- Prepare yourself before seeking a doctor's care
- Recorded messages on thousands of health topics
- Live, one-to-one Nurse Chats at myuhc.com
- Call the number on the back of your ID card or dial direct at 800-563-0416

[www.myuhc.com](http://www.myuhc.com)





## Personal Health Support

- Support for chronic conditions, complex health care needs and treatment decisions
- Talk by telephone with a registered nurse
- Coaching on communicating with doctors / specialists
- Learn about diagnosis, treatment options and what to expect from surgery
- Our nurses will reach out to you directly - keeping ongoing contact



## Healthy Mind, Healthy Body eNewsletter

- Select content through “preference center”
- Tips for better health plan use
- Content from leading, national clinicians
- Get monthly at preferred e-mail address

